

Confirmation No. 8260

PATENT

**RECEIVED**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON

Examiner:

Unassigned **FEB 18 2005**

Serial No.: 10/729,350

Group Art Unit:

3621 **OFFICE OF PETITIONS**

Filed: December 5, 2003

Docket No.:

USBA.008PA

Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING  
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, MAIL STOP AMENDMENT, P.O. Box 1450, Alexandria, VA 22313-1450, on June 18, 2004.

4/18/04

By: Kelly Waltrip  
Jennifer Larson Kelly Waltrip

INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing date of a first Office Action on the merits for the above-identified application. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

Several items were also first cited in a communication from a foreign patent office regarding a counterpart PCT application not more than three months prior to the filing of the information disclosure statement.

In accordance with 37 C.F.R. §1.98(a)(2), and the 05 August 2003 Official Gazette Notice, only a copy of each foreign document or non-U.S. patent/application listed on the enclosed Form 1449 is provided.

App. Serial No. 10/729,350  
Docket No. USBA.008PA  
Information Disclosure Statement

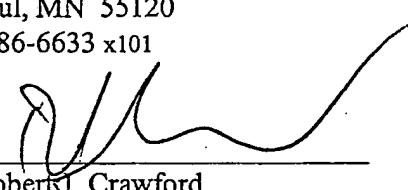
Please note that any notations or markings on the attached documents do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1270 Northland Drive  
Suite 390  
St. Paul, MN 55120  
651/686-6633 x101

By:   
Robert J. Crawford  
Reg. No. 32,122

Date: June 17, 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HAHN-CARLSON

Examiner:

Greene, D.

**RECEIVED**

Serial No.: 10/729,350

Group Art Unit:

3621

FEB 18 2005

Filed: December 5, 2003

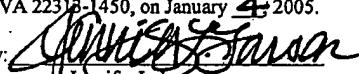
Docket No.:

USBA.008PA

**OFFICE OF PETITIONS**

Title: PROCESSING AND MANAGEMENT OF TRANSACTION TIMING  
CHARACTERISTICS

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this Transmittal Letter and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 4, 2005.

By:   
Jennifer L. Larson

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(d))

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement. Please charge Deposit Account 50-0996 (USBA.008PA) in the amount of \$180.00 under 37 C.F.R. §1.17(p) for consideration of the items.

App. Serial No. 10/729,350  
Docket No. USBA.008PA  
Supplemental Information Statement

In accordance with 37 C.F.R. §1.98(a)(2), and the 05 August 2003 Official Gazette Notice, only a copy of each foreign document or non-U.S. patent/application listed on the enclosed Form 1449 is provided.

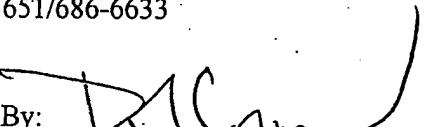
No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1270 Northland Drive  
Suite 390  
St. Paul, MN 55120  
651/686-6633

Dated: January 3, 2005

By:   
Robert J. Crawford  
Reg. No.: 32,122

FORM 1449* SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT			Docket Number: USBA.008PA	Application Number: 10/729,350
IN AN APPLICATION			Applicant: HAHN-CARLSON	
(Use several sheets if necessary)			Filing Date: 12/5/2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,329,589	7/12/1994	Fraser et al.			RECEIVED FEB 18 2005
	5,677,955	10/14/1997	Doggett et al.			OFFICE OF PETITIONS
	5,893,080	4/6/1999	McGurl et al.			
	5,924,082	7/13/1999	Silverman et al.			
	6,021,202	2/1/2000	Anderson et al.			
	6,055,519	4/25/2000	Kennedy et al.			
	6,209,095	3/27/2001	Anderson et al.			
	6,223,168	4/24/2001	McGurl et al.			
	2002/0072956	6/13/2002	Willems et al.			
	2002/0107794	8/8/2002	Furphy et al.			
	6,526,443	2/25/2003	Goldsmith et al.			
FOREIGN PATENT DOCUMENTS						
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

FORM 1449* INFORMATION DISCLOSURE STATEMENT IN AN APPLICATION (Use several sheets if necessary)		Docket Number: USBA.008PA	Application Number: 10/729,350
		Applicant: HAHN-CARLSON	<b>RECEIVED</b> Group Art Unit 3621
		Filing Date: 12/5/2003.	

FEB 18 2005

U.S. PATENT DOCUMENTS						OFFICE OF PETITIONS
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	4,114,027	09/12/78	Slater et al.			
	4,270,042	05/26/81	Case			
	4,305,059	12/08/81	Benton			
	4,412,287	10/25/83	Braddock, III			
	4,567,359	01/28/86	Lockwood			
	4,713,761	12/15/87	Sharpe et al.			
	4,725,719	02/16/88	Oncken et al.			
	4,750,119	06/07/88	Cohen et al.			
	4,926,325	05/15/90	Benton et al.			
	4,949,272	08/14/90	Vanourek et al.			
	4,960,981	10/02/90	Benton et al.			
	5,008,827	04/16/91	Sansone et al.			
	5,025,372	06/18/91	Burton et al.			
	5,040,132	08/13/91	Schuricht et al.			
	5,043,908	08/27/91	Manduley et al.			
	5,077,694	12/31/91	Sansone et al.			
	5,117,364	05/26/92	Barns-Slavin et al.			
	5,153,842	10/06/92	Dlugos, Sr. et al.			
	5,161,109	11/03/92	Keating et al.			
	5,168,444	12/01/92	Cukor et al.			
	5,175,416	12/29/92	Mansvelt et al.			
	5,208,446	05/04/93	Martinez			
	5,218,188	06/08/93	Hanson			
	5,220,501	06/15/93	Lawlor et al.			
	5,222,018	06/22/93	Sharpe et al.			
	5,231,569	07/27/93	Myatt et al.			
	5,285,383	02/08/94	Lindsey et al.			
	5,293,310	03/08/94	Carrol et al.			
	5,334,823	08/02/94	Noblett, Jr. et al.			

EXAMINER	DATE CONSIDERED
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FORM 1449* <b>INFORMATION DISCLOSURE STATEMENT</b> <b>IN AN APPLICATION</b> (Use several sheets if necessary)			Docket Number: USBA.008PA	Application Number: 10/729,350
			Applicant: HAHN-CARLSON	
			Filing Date: 12/5/2003	Group Art Unit: 3621

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,334,824	08/02/94	Martinez			
	5,337,246	08/09/94	Carroll et al.			RECEIVED
	5,357,563	10/18/94	Hamilton et al.			12/18/2005
	5,393,963	02/28/95	Thomas et al.			
	5,426,281	06/20/95	Abecassis			OFFICE OF PETITIONS
	5,440,634	08/08/95	Jones et al.			
	5,485,369	01/16/96	Nicholls et al.			
	5,631,821	05/20/97	Muso			
	5,694,551	12/02/97	Doyle et al.			
	5,717,989	02/10/98	Tozzoli et al.			
	5,806,063	09/08/98	Dickens			
	5,910,896	06/08/99	Hahn-Carlson			
	6,151,588	11/21/00	Frederick et al.			
	6,571,149	05/27/03	Hahn-Carlson			
	6,131,087	10/10/2000	Luke et al.			
	5,960,407	09/28/1999	Vivona			
	2003/0158811 A1	08/21/2003	Sanders et al.			07/18/2002
	2002/0184527 A1	12/05/2002	Chun et al.			09/19/2001
	2002/0161719 A1	10/31/2002	Manning et al.			04/27/2001
FOREIGN PATENT DOCUMENTS						
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
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